

**SYSTEM AND METHOD FOR USING VOICE OVER A TELEPHONE TO
ACCESS, PROCESS, AND CARRY OUT TRANSACTIONS OVER THE
INTERNET**

ABSTRACT OF THE DISCLOSURE

- 5 A method for executing a transaction related to an item or a service
using a telephone includes providing information identifying the item or the service,
providing a query as to a transaction to be performed in which the transaction is
related to the identified item or service, and sending to a server system a request to
execute the transaction related to the identified item or service in response to a user
10 answer. The transaction is executed without the user performing a single action on
a computer interface.